

Training Store Manager

2019 Incentive Plan

I. Objective

CVS Health Corporation (the “Company” or “CVS Health”) has developed the Training Store Manager 2019 Incentive Plan (the “Plan”) to reward Eligible Participants for their role in driving performance. Incentive awards are based on actual results measured against pre-established financial, customer experience, and community responsibility goals.

II. Eligible Positions

Eligible participants who are in a Training Store Manager position are eligible to participate in the Plan.

III. Plan Year

The Plan Year is a calendar year plan, which runs from January 1 to December 31, 2019 (the “Plan Year”).

IV. Incentive Opportunity

Training Store Manager’s store MC Profit is used to fund a store incentive award. The percent of allocated MC Profit, called the Funding Rate, varies based on his/her store’s profit results.

Example of Certain Funding Rates:

% MC Profit Achieved, Actual to Budget	Funding Rate	Minimum Store Incentive Pool	
Less than 90%	0.00%	\$0.00	
90%	0.114%	\$800	
95%	0.247%	\$1,400	
100%	0.3800%	\$2,000	
101% to 150%	4.0%	N/A	

Refer to pages 2
for the complete list
of Funding Rates

V. Incentive Plan Metrics

The incentive award is based on the performance of the store managed by the Eligible Participant with respect to the following metrics:

Metric	Results Measured Against	Measurement Tool	Percent (%) of Incentive at Target
Management Controlled Profit*	Store Budget	Store P&L	30%
Front Store Sales	Store Budget	Store P&L	30%
Overall Satisfaction (OSAT) – Front Store ^	Store Results	mSH Scorecard	10%
Overall Satisfaction (OSAT) – Pharmacy^	Store Results	mSH Scorecard	10%
Community Responsibility-Front Store	Store Results	mSH Scorecard	20%
SMD Certification	Individual Target	Training Mgmt System	100%

^{*}If the store only has a Front Store or Pharmacy OSAT score, then the full 20% weight will be applied to the applicable score (FS or RX) for that store

VI. Required Performance Levels

The target payout is the payment an Eligible Participant will receive if the store managed by the Eligible Participant meets each of the established metric goals at 100% and can increase or decrease based on whether the store’s performance on each metric exceeds or fails to meet the metric goals.

Metric	Minimum Performance Level Required to Earn a Payout	Performance Level Required to Earn Target Payout	Performance Level Required to Earn the Maximum Payout
Management Controlled Profit*	90% of Budget	100% of Budget	150% of Budget or \$75,000 incentive pool
Front Store Sales	95% of Budget	100% of Budget	100% of Budget
Overall Satisfaction (OSAT) - Front Store ^	mSH Rating = 2	mSH Rating = 3	mSH Rating = 5
Overall Satisfaction (OSAT) - Pharmacy ^	mSH Rating = 2	mSH Rating = 3	mSH Rating = 5
Community Responsibility-Front Store	mSH/CR Rating = 3	mSH/CR Rating = 3	mSH/CR Rating = 5
SMD Certification	Needs Improvement	Meets Expectations	Outstanding Performance

^{*}No payout if MC Profit result is less than 90% of budget

[^]If the store only has a Front Store or Pharmacy OSAT score, then the full 20% weight will be applied to the applicable score (FS or RX) for that store

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VII. Performance Metrics

The incentive award is based on the performance of the store managed by the Eligible Participant with respect to the performance metrics. In addition, the total incentive award amount is based upon and is reflective of continuous full time active employment (days actively worked) in the Training Store Manager role during the Plan Year. An Eligible Participant on an approved leave of absence at any time during the Plan Year may be eligible for a prorated incentive award amount based on the number of days actively worked in the Training Store Manager role during the Plan Year. "Days actively worked" includes time compensated as vacation or state/city mandated paid sick leave.

The 2019 Training Store Manager incentive target is a percentage of the store's Management Controlled Profit (MCP). A store incentive target is set based on a Funding Rate, 0.380%, of the store's MCP budget, which is then adjusted up or down based on actual performance at the end of the Plan Year, with increases for achievements above budget. Participants are eligible for an incentive award based on the number of days in the store in an eligible position.

The incentive award is funded entirely by store profit; if profit results are more than 10% below budget, the total incentive is \$0, even if results are above threshold for the other metrics. Once funding has been determined, the minimum performance levels noted in the above section are required to earn any payout under the Plan based on performance against the sub-metrics.

The target payout is earned by exactly meeting performance goals in each of the metrics. The threshold payment is the minimum level of performance for which a payout is earned. The payout for performance below the threshold is \$0. The greatest incentive is earned by achieving the maximum performance level for each component. In cases where the calculated incentive target is less than the minimum store target listed below, the minimum will be used.

In addition to the store incentive, Participants are also eligible to receive an incentive for performance against SMD certification goals. This incentive is 5% of base salary, at target. The District Leader evaluates performance at the end of the year, and a performance rating is assigned. The incentive payment increases or decreases based on the performance results. The store incentive and the SMD incentive are calculated separately and independently; a payout for SMD certifications may be earned, even if the store results fall below the threshold required for a store incentive payout.

For stores with budgeted MC Profit of \$524,500 or less, the calculated pool for target performance (100% of budget) is less than \$2,000; therefore, the minimum store incentive pool of \$2,000 is the new 2019 target. Incentives earned for performance above 100% are added to the new target pool of \$2,000.

% MC Profit Achieved, Actual to Budget	Share Factor	Minimum Store Incentive Target	EXAMPLE: Store with MCP Budget of \$1,000,000	
			Actual MCP Result	Store Incentive Target
Less than 90%	0.000%	\$0	Less than \$900,000	\$0
90%	0.114%	\$800	\$900,000	\$1,026
91%	0.141%	\$920	\$910,000	\$1,283
92%	0.167%	\$1,040	\$920,000	\$1,536
93%	0.194%	\$1,160	\$930,000	\$1,804
94%	0.220%	\$1,280	\$940,000	\$2,068
95%	0.247%	\$1,400	\$950,000	\$2,347
96%	0.274%	\$1,520	\$960,000	\$2,630
97%	0.300%	\$1,640	\$970,000	\$2,910
98%	0.327%	\$1,760	\$980,000	\$3,205
99%	0.353%	\$1,880	\$990,000	\$3,495
100%	0.380%	\$2,000	\$1,000,000	\$3,800
101% to 150%	4.0%	N/A	More than \$1,000,000	Add \$500 for every 1% above budget, up to \$25,000, for a total pool of \$29,750

A. Management Controlled Profit (MCP)

The MCP metric is derived from actual MCP for the Plan Year in relation to budgeted MCP for the Plan Year, as appearing on the store profit and loss statement, and stated as a percent of budget (actual number divided by budgeted number). The incentive funding for this metric increases incrementally with performance between 90% and

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110% of budgeted MCP. If MCP performance is less than 90% of budget, then this portion of the incentive is funded at 0%.

B. Front Store Sales

This metric measures actual Front Store Sales for the Plan Year against budgeted Front Store Sales for the Plan Year, as appearing on the store profit and loss statement and is stated as a percent of budget (actual number divided by the budgeted number). The incentive funding for this metric increases incrementally with performance between 90% and 110% of budgeted Front Store Sales. Payouts for results above budget are higher if MCP goals are also met.

C. Overall Satisfaction (OSAT) – Front Store and Pharmacy

This segment of the incentive measures the Participant's performance against CVS's OSAT – Front Store and Pharmacy goals. The Front store and Pharmacy incentive award at target is first calculated using Management Controlled Profit. After the pool is determined, OSAT – Front Store and Pharmacy performance is evaluated. If the store's OSAT – Front Store and Pharmacy target is met or exceeded, no deductions are taken from the incentive award. If the year-end achievement is less than the store's OSAT – Front Store and Pharmacy goal, no incentive will be earned.

D. Community Responsibility (CRS) – Front Store

This segment of the incentive measures the store's performance against CVS's Community Responsibility Scorecard. The final Front Store CRS score as reflected on the My Store health scorecard will be used to determine the payout under this portion of the Plan.

E. Training Store Manager Development (SMD) - Certification Incentive

The following criteria will be used to determine each Manager's SMD certification incentive award for the Plan Year:

Metric	Results Measured Against	Measurement Tool	Percent (%) of Incentive at Target
SMD Certifications	2019 Goals	Training Management System	100%

SMD goals are based on:

- The percent Store Manager In Training (SMIT's) who are complete with their Foundational Training requirements prior to their 84th day in the role
- The percent of Shift Supervisors, Operations Supervisors, Operations Managers, and Store Managers who are complete with Foundational Training prior to promotion into the role

The certification goal is stated as a percent of all SMIT's, Shift Supervisors, Operations Supervisors, Operations Managers and Store Managers entering the role during the year.

Training Certifications

The value of the certification goals segment of the incentive is 5% of the Participant's salary. This segment of the incentive measures the Participant's ability to ensure training of management colleagues entering their new roles. Goals are set at the Region level. The segment will be measured using the Participant's performance against the established goals for the Region. Additionally, the segment can be adjusted up or down by the individual's manager to reflect performance. The minimum performance level to earn a payout is Needs Improvement (NI).

Performance Result	Performance Definition
OP – Outstanding Performance	All certification goals are exceeded. Certifications are completed on time, within budget, and utilizing creative and innovative approaches.
EE – Exceeds Expectations	All certification goals are met, and some are exceeded. Certifications are completed on time, within budget, and utilizing creative and innovative approaches.
ME – Meets Expectations	All certification goals are met. Certifications are completed on time, and within budget.
NI – Needs Improvement	Two certification goals are met, and the third result is within a reasonable amount of the goal. Certifications are completed on time, and within budget in most cases.
DME – Does Not Meet Expectations	One or no certification goals were met. Some certifications were completed outside of the desired time frame. Exceeded overall training budget.

This segment of the incentive is not impacted by the store's MC Profit or performance. It is paid only to the Training Store Manager.

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F. Discretionary Individual Modifier

At the discretion of the SVP, Field Operations, an individual payout modifier of +/- 25% of an Eligible Participant's target opportunity may be awarded. This discretionary component is intended to award individual performance during the Plan Year in areas such as leadership, talent development, and contribution to the overall success of CVS. Financial measures that are not included in this incentive plan may also be considered. This modifier may be applied to the total target incentive, increasing or decreasing the payout up to 25% of the target incentive percentage.

G. MCP Incremental Opportunity

If the Retail Store chain exceeds their 2019 P&L MCP budget (results =/>101%), as determined by the Company, and the individual store 2019 P&L MCP achievement is equal to or greater than (=/) 120% to budget as displayed on the 2019 YE P&L, up to an additional \$500 may be applied to increase an Eligible Participant's final incentive award, subject to proration rules under the Plan.

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VIII. Eligibility

Unless otherwise provided in the Plan, in order to be an Eligible Participant, an employee must (a) be actively employed by CVS Health or one of its subsidiaries in the Training Store Manager role on or before November 1 of the Plan Year, (b) continue in active employment in the Training Store Manager role through December 31 of the Plan Year and (c) continue in active employment and good standing at all times through the date on which an award is finalized (on the March 1st of the calendar year following the Plan Year).

The only exception to the eligibility requirement are employees who are on an approved leave of absence during the Plan Year but still employed through March 1st of the calendar year following the Plan Year. The approved leave of absence may not prevent an employee from being an Eligible Participant in the plan, but the amount of the incentive award received by the employee may be prorated to reflect the number of days the employee actively worked in the Training Store Manager role during the Plan Year.

A. Involuntary Terminations Without Cause

Eligible Participants who are not actively employed as of the date on which an award is finalized (on the March 1st of the calendar year following the Plan Year) due to an involuntary termination not for cause may be eligible to receive an award, at the discretion of the Company.

B. Transfer or Rehire

Employees who are rehired or transferred into an incentive eligible position on or before November 1st of the Plan Year may be eligible to receive an award, on a prorated basis.

IX. Plan Payout

A. Timing

Incentive awards for the Plan Year will be paid in a lump sum subject to all applicable payroll deductions on or before March 15th of the calendar year following the Plan Year.

B. Calculations

Calculations for awards that are based on eligible earnings will be based on the Eligible Participant's actual earnings for the number of days worked in the eligible position in the Plan Year.

Eligible earnings shall be determined by the Company but generally shall include regular earnings for hours worked and paid time off (i.e. vacation, sick time, holiday, funeral, jury duty, military) but shall exclude other earnings, such as, but not limited to, one-time payments for cash incentives, commissions, or similar payments and earnings associated with equity.

C. No Guarantee

CVS Health reserves the sole and absolute discretion to determine the amount, if any, of an award under the Plan and to reduce or eliminate entirely any award to an Eligible Participant for any reason, including if CVS Health determines, in its sole discretion, that an individual (i) violated a CVS Health policy, (ii) failed to meet significant performance standards or (iii) engaged in conduct that results, or could result, in criminal or civil charges, fines, penalties, expenses or other costs to CVS Health.

X. Plan Administration

A. Participant Performance

To be eligible to earn an incentive award under the Plan, an Eligible Participant must be in good standing (e.g., not on probation, written warning or any disciplinary/performance action plan) throughout the Plan Year and at all times through the date on which an award is finalized.

B. Leaves of Absence

An Eligible Participant on an approved leave of absence at any time during the Plan Year who remains employed in an eligible position as of the last day of the Plan Year and employed through the date on which the award is finalized (on the March 1st of the calendar year following the Plan Year) may be eligible for a prorated incentive award based on the number of days they actively worked in the Training Store Manager role during the Plan Year, provided they meet all other eligibility criteria for an incentive award. "Days actively worked" includes time compensated as vacation or state/city mandated paid sick leave.

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C. Reduction in Force, Retirement and Death

1. Reduction in Force

If an Eligible Participant is separated from employment by CVS Health on or before the last day of the Plan Year due to a reduction in force, he or she may be eligible, at the Company's discretion, to receive a prorated incentive award.

2. Retirement

If an Eligible Participant is at least age 55 and has a minimum of 10 years of service with CVS Health or a predecessor company/subsidiary **or** is at least age 60 and has a minimum of 5 years of service with CVS Health or a predecessor company/subsidiary **and** the Eligible Participant retires before the end of the Plan Year, he/she may be eligible, at the Company's discretion, to receive a prorated incentive award.

3. Death

In case of the death of an Eligible Participant, a prorated incentive award may be paid, at the Company's discretion, to the Eligible Participant's spouse, if living; if there is no living spouse, the award may be paid to the Eligible Participant's estate.

4. Proration

For purposes of this section, any proration shall be determined based on the number of days that the employee was actively employed in the Plan during the Plan Year, and any incentive award will be paid at the same time as other incentives are paid generally under the Plan.

D. No Promise of Continued Employment

The Plan does not create an express or implied contract of employment between CVS Health and an Eligible Participant or any other person. Both CVS Health and the Eligible Participant retain the right to terminate the employment relationship at will, at any time and for any reason.

E. Rights are Non-Assignable

Neither the Eligible Participant, nor any beneficiary or any other person, shall have any right to assign, in whole or in part, the right to receive payments under the Plan. Payments are non-assignable and non-transferable, whether voluntarily or involuntarily, and any attempted assignment or transfer will be deemed null and void.

F. Compliance with Applicable Law

An Eligible Participant must comply at all times with all applicable state and federal regulations and CVS Health policies to be eligible to receive an incentive award under the Plan.

G. Change in Control

In the event of a change in control of CVS Health, as defined in the 2010 Incentive Compensation Plan ("ICP"), the Plan shall remain in full force and effect. Any amendments, modifications, termination or dissolution of the Plan by the acquiring entity may only occur prospectively and will not affect incentive targets or awards or eligibility before the date of the change in control or such date as it may be modified or dissolved by the acquiring entity.

Provisions regarding the payment of annual incentive awards that are set forth in change in control agreements with Eligible Participants shall supersede those appearing in the Plan.

H. 2010 Incentive Plan

Capitalized terms not otherwise defined herein shall have the meaning assigned to such defined term(s) in the ICP. In the event of any conflict between the ICP and the Plan, the terms of the ICP shall govern.

I. Withholding

All required payroll deductions will be withheld from the incentive awards prior to distribution. This includes all applicable federal, state, or local taxes, as well as any eligible 401(k) deductions and deferred compensation contributions as defined by the applicable plans. Incentive awards that are deferred will be taxed according to applicable federal and state tax

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law. Each Eligible Participant shall be solely responsible for any tax consequences of his or her award hereunder, and the Company makes no representations as to such consequences.

J. Plan Interpretation/Amendment/Modification/Termination

The Company retains sole, full and final authority to prescribe rules and regulations for the administration of the Plan, construe and interpret the Plan and correct defects, supply omissions or reconcile inconsistencies therein and to make all other decisions and determinations as it may deem necessary or advisable for the administration of the Plan. The Company retains the right to amend, modify, or terminate the Plan at any time on or before the last day of the Plan Year for any reason, with or without notice to Eligible Participants.

K. Requests for Adjustments or Review

Any request for an adjustment or review with respect to an incentive payment calculation, determination or decision under the Plan must be submitted by the Eligible Participant in writing to his or her Human Resources Business Partner by April 1st following the disbursement of the relevant incentive award under the Plan. To the extent permitted by applicable law, an Eligible Participant's failure to timely request review or adjustment of a payment calculation, determination or error may result in the forfeiture of any unpaid amount.

L. Recoupment of Incentive Awards Due to Fraud or Financial Misconduct

Each incentive award under the Plan shall be subject to the terms of the Company's Recoupment Policy as it exists from time to time, which may require the Eligible Participant to immediately repay to the Company the value of any pre-tax economic benefit that he or she may derive from the Plan. If an award recipient fails to make such repayment, the Company may seek reimbursement of such amount from the award recipient by reducing salary or any other payments that may be due to the award recipient, to the extent legally permissible, and/or through initiating a legal action to recover such amount, which recovery shall include any reasonable attorneys' fees incurred by the Company in bringing such action. If an award recipient has deferred payment of any portion of an award that is subject to repayment hereunder, the award recipient's deferred compensation account shall be reduced by the amount subject to repayment and by any related Company matching amounts and earnings.

M. Section 409A of the Internal Revenue Code

CVS Health intends that the Plan not violate any applicable provision of, or result in any additional tax or penalty under, Section 409A of the Code, as amended, and the regulations and guidance thereunder (collectively, "Section 409A"), and that to the extent any provisions of the Plan do not comply with Section 409A the Company will make such changes as it deems reasonable in order to comply with Section 409A. Payments hereunder are intended to qualify as short-term deferral payments under Section 409A. In all events, the provisions of the Company's Universal 409A Definition Document are hereby incorporated by reference, and notwithstanding the any other provision of the Plan or any Award to the contrary, to the extent required to avoid a violation of the applicable rules under Section 409A(a)(2)(B)(i) of the Code (requiring certain delays for "specified employees"), payment of any amounts subject to Section 409A shall be delayed until the first business day of the seventh (7th) month following the date of termination of employment, on which date any delayed amounts shall be paid in a lump sum. For purposes of any provision of the Plan providing for the payment of any amounts or benefits in connection with a termination of employment, references to an Eligible Participant's "termination of employment" (and corollary terms) shall be construed to refer to the Eligible Participant's "separation from service" with the Company as determined under Section 409A.

XI.

Company-Wide Pool

Notwithstanding anything to the contrary, as of the end of the Plan Year an aggregate annual plan pool shall be deemed to be established under the Plan and the other incentive plans of the Company for the Plan Year (the "Plan Year Aggregate Pool"). The Plan Year Aggregate Pool shall be the product of (A) the sum of the amounts that would be payable under each separate Company incentive plan to each Eligible Participant in such plan in strict accordance with the store-by-store and participant-by-participant calculation methodologies set forth in each such plan if full incentive payment checks were issued to each Eligible Participant as of the last day of the Plan Year, multiplied by (B) the Applicable Percentage. The "Applicable Percentage" with respect to the Plan Year shall be the percentage established in writing and confirmed by the affirmative or negative assent of the senior officers of the Company's Compensation Department; provided, however, that (a) in no event shall the Applicable Percentage be less than 92.5% and (b) if there is any irresolvable uncertainty regarding the Applicable Percentage with respect to the Plan Year, the Applicable Percentage for the Plan Year shall be 92.5%.

The aggregate amount of the annual incentives paid under the Plan and the other incentive plans of the Company in respect of the Plan Year will not be less than the Plan Year Aggregate Pool. Eligible Participants who are active employees in an incentive eligible position as of the end of the Plan Year and as of the actual check distribution date for incentives under the Plan and the other incentive plans of the Company in respect of the Plan Year shall, as a

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group, have a legal right to receive incentives the sum of which is at least equal to the Plan Year Aggregate Pool, but no individual Eligible Participant shall be entitled to receive an incentive payment or any specific amount or portion of the Plan Year Aggregate Pool, and the incentive amount payable to any Eligible Participants who terminate active employment in an incentive eligible position prior to the check distribution date for the Plan Year will be reallocated to Eligible Participants who are active employees in an incentive eligible position as of the check distribution date for the Plan Year using a reallocation methodology determined in the sole discretion of the Company.

If the Company fails to honor the above provisions in this section VI of the Plan, injured Eligible Participants as a class shall have legal standing to enforce this section XI against the Company, and the Company waives any objection to such standing. To discourage unmerited litigation, any party or class asserting a challenge or claim against the Company under any provision of the Plan, including this section XI, shall bear their own costs relating to such challenge or claim, and if the challenge or claim is unsuccessful, such party or class shall reimburse the Company for all reasonable costs incurred by the Company in responding to such challenge or claim.

Any amendment of the provisions of this Section XI by the Company shall only be effective with respect to the Plan Year if such amendment is made prior to the end of the Plan Year.

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APPENDIX: Training Store Manager Incentive Payout Grids

Front Store Sales Result (% of Budget)	% of Front Store Sales Incentive Pool Paid Out	OSAT – Rating	% of Incentive Pool Paid Out	My Store health Community Responsibility FS Rating	% of Incentive Pool Paid Out
100% or higher	100%	5	120%	5	120%
99%	90%	4	110%	4	110%
98%	80%	3	100%	3	100%
97%	70%	2	50%	2	0%
96%	60%	1	0%	1	0%
95%	50%				
94% or lower	0%				

SMD Certification Incentive Payout Grid

Performance Result	Incentive Payout (% of SMD Portion)
OP – Outstanding Performance	200%
EE – Exceeds Expectations	150%
ME – Meets Expectations	100%
NI – Needs Improvement	50%
DME – Does Not Meet Expectations	0%

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EXAMPLE: Training Store Manager Incentive (store portion)

STORE RESULTS

Metric	Budget/Target	Actual	Result as a % of Budget	% of Target Paid Out
Management Controlled Profit	\$520,000	\$572,000	110%	Funds Payout
Front Store Sales	\$700,000	\$728,000	104%	100%
OSAT – Front Store Score		3	100%	100%
OSAT – Pharmacy		3	100%	100%
Community Responsibility - FS		3	100%	100%

INCENTIVE AWARD CALCULATION

	Amount for Results up to Budgeted MC Profit	Amount for Results Above Budgeted MC Profit	Total	Comments
Award Share Factor	0.380%	4.0%		
Store Incentive Target, Before Adjustments	\$2,000	\$2,080	\$4,080	Calculated award target for results up to target \$1,976; \$2,000 minimum pool used.

SALES AND SERVICE PERFORMANCE ADJUSTMENTS

	Amount for Results up to Budgeted MC Profit	Amount for Results Above Budgeted MC Profit	Total	Comments
MC Profit Pool	\$600	\$2,080	\$2,680	30% of target award for MCP performance up to budget, plus 100% of funding for MCP performance above budget
FS Sales Pool	\$600		\$600	30% of target award for MCP performance up to budget
Less FS Sales Adjustment	\$0			Sales results exceeded budget, no adjustment
OSAT – Front Store Target Award	\$200		\$200	10% of target award for MCP performance up to budget
OSAT – Front Store Adjustment	\$0		\$0	Service results equal to target, no adjustment
OSAT – Pharmacy Target Award	\$200		\$200	10% of target award for MCP performance up to budget
OSAT – Pharmacy Store Adjustment	\$0		\$0	Service results equal to target, no adjustment
Community Responsibility	\$400		\$400	20% of target award for MCP performance up to budget
Community Responsibility Adjustment	\$0			Service results equal to target, no adjustment
Total Adjusted Award Target	\$2,000	\$2,080	\$4,080	Final store target award

Final Incentive Award

Individual Payout	Comments
Store Manager, Training Store Manager, or Co-Manager	\$4,080 100% of final target award

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